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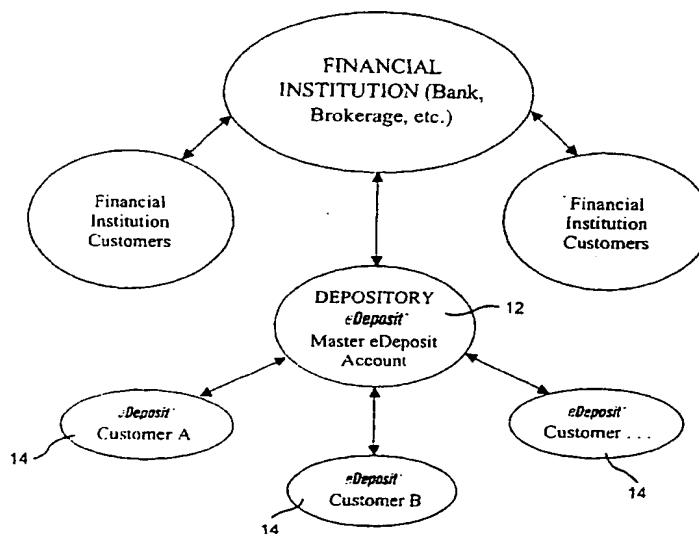
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(54) Title: MULTI-DEPOSITORY FINANCIAL TRANSACTIONS



(57) Abstract: A system facilitates processing of funds between a transferor and a transferee, where at least the transferor has a transferor deposit sub-account (14) administered via a depository administrator. The transferor accesses the depository administrator (12) via a global network. The transferor can request a transfer or hold of funds in the transferor deposit sub-account (14) to or for the benefit of the transferee. If the transferee does not have a transferee deposit sub-account (14) administered via the depository administrator (12), the transferee is provided an opportunity to establish the transferee deposit sub-account (14). Subsequently, the depository administrator processes the funds between the transferor deposit sub-account (14) and the transferee deposit sub account (14).

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INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60

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According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

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Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
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Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

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C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 5,915,023 A (BERNSTEIN) 22 June 1999, entire document.	1-17
A	US 5,949,044 A (WALKER et al) 07 September 1999, entire document.	1-17
A	US 6,311,170 B1 (EMBREY) 30 October 2001, entire document.	1-17
A	US 6,317,745 B1 (THOMAS et al) 13 November 2001, entire document.	1-17

☐ Further documents are listed in the continuation of Box C. ☐ See patent family annex.

"A"	Special categories of cited documents: document defining the general state of the art which is not considered to be of particular relevance	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"E"	earlier document published on or after the international filing date	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"L"	document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y"	document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"O"	document referring to an oral disclosure, use, exhibition or other means	"G"	document member of the same patent family
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